



101 N. Rodney • Helena MT 59601  
406.442.9081 TEL • 800.745.5546 TOLL-FREE

Montana Credit Union League | League Service Group | Montana Credit Unions for Community Development

March 14, 2011

The right to bear arms does not justify danger of bringing a concealed hand gun into a financial institution and endangering the lives of others.

On January 12, 2009 an individual entered the Southside Branch of Missoula FCU. Immediately upon entering the individual fired a 30-30 caliber rifle into the ceiling of the Credit Union. He shouted "everyone get on the floor". Did he fire for effect or because he was nervous, we will never know. Staff and members who were in the lobby complied with his every command. NO ONE was hurt physically, not one confronted the robber everyone was safe. Could it have been worse. Of course, it could have. Fortunately none of the members in the lobby confronted him. None of them had a concealed weapon on them for protection. What would have happened if they had a weapon, we will never know. But it could have been a lot worse if there were a confrontation and the likelihood, in my opinion would have been greater for a disaster if one of the members had a weapon and thought they needed to defend themselves. We are taught that lives are more important than money. Our staff is trained to respond to the robber's demands and give them the money. There is no need to carry a concealed weapon into a financial institution, just as there is no need to carry one in the State Capital Building. Please help us protect our employees and members by allowing us to be passive and stay alive.

Gary Clark

President/CEO  
Missoula Federal Credit Union



March 15, 2011

Members of the Senate Judiciary Committee,

I am writing today because I am emphatically concerned about the issues before this Committee relating to guns.

HB 384 is a threat to the safety of my staff and all members that come into Rocky Mountain Credit Union branches. This Credit Union takes no position on guns in general, as many credit union staff, volunteers and members are NRA members and gun owners. However, I believe that guns do not belong in financial institutions. If a staff member sees a gun, they are trained to push the police call button. This could cause distress and even panic for that individual and others in the branch. If an armed robber comes into the credit union and a citizen with a concealed weapon is in the branch at the same time, that citizen may try to take matters into their own hands. This nightmare scenario is a gun battle in a crowded credit union branch with the potential for bodily harm and death resulting.

HB 271 is lunacy at its best! The bill aggravates the problems caused by HB 384. Even though HB 384 says a person carrying concealed weapons must have a permit, yet people who do not have a permit but know they have to be ELIGIBLE for a permit may think they have the rights of those with a permit. Who dreams up this kind of misguided logic? If passed, this State will probably realize more people carrying concealed weapons, and without proper training these individuals would be inclined to test even a posted "No Weapons Allowed" sign at the credit union. HB 271, I believe would lead to a proliferation of unregulated concealed weapons that drastically increases the potential for high risk at all credit unions in Montana.

I feel that HB 374 and HB 271 in combination will seriously jeopardize credit union staff and members safety. I ask the members of this Judiciary Committee to vote "NO" on both of these bills.

Seriously concerned,

Ed Stofko  
President & CEO

---

☐ NORTH MONTANA OFFICE

3400 N Montana Helena, MT 59602  
(406) 449-2680 Office (406) 447-1111 Fax

☐ 11<sup>TH</sup> AVENUE OFFICE

1820 11<sup>TH</sup> Avenue Helena, MT 59601  
(406) 449-2680 Office (406) 443-5202 Fax

☐ BOZEMAN OFFICE

8645 Huffline Lane Bozeman, MT 59718  
(406) 586-1505 Office (406) 582-8637 Fax



To: Montana Senate Judiciary Committee

Re: HB271 and HB 271

Date: March 15, 2011

Chairman Murphy and Committee Members:

I had sincerely hoped to be able to be in Helena on the 16<sup>th</sup> to testify before the committee on these two bills. My concern in the issues governed by these bills is a direct result of the fact that I am the Manager of a small financial institution in Great Falls, Family First Federal Credit Union, which experienced a take-over by an armed robber in June of 2006.

I cannot overstate the trauma that an armed robbery caused among the employees that were present. For that reason, given current Montana law, we have a "No Weapons Allowed" sign posted at our front door. That sign however, cannot prevent an individual who chooses to place their gun-ownership rights (as encouraged by these bills) over our right to control our credit union premises. I know that the sight of a weapon in our office would cause an immediate reaction and re-ignite the trauma and fears that 5 years of time has not erased.

It is my conviction that there is no place for a weapon, concealed or otherwise, inside a financial institution except on the person of an on-duty law enforcement agent. While I strongly support gun rights in general, there can be no benefit to the public for weapons to be allowed in a place where the sight of a weapon should cause any staff member to trigger the alarms.

I am also concerned at the risk to my member-owners should an individual with a concealed weapon be present in case of an actual robbery. My staff is trained to take the steps necessary to get a robber out of the office quickly and peacefully to avoid injury or loss of life. The addition of a weapon into these situations vastly increases the risk to everyone present.

In regards to HB271 in particular, I consider the right to carry a concealed weapon to be a privilege. I do not feel that persons who are only "eligible" should be allowed to take

advantage of the privilege. HB271 would undoubtedly encourage persons who incorrectly assume that they are "eligible" to carry concealed for a number of inappropriate reasons.

Chairman Murphy and Committee members, I ask that you oppose HB 271 and HB384 for the reasons above. Thank you for the opportunity to address this important issue.

Kathy Briggs  
Manager, Family First Federal Credit Union  
Great Falls, MT  
[kbriggs@familyfirstfcu.org](mailto:kbriggs@familyfirstfcu.org)



March 15, 2011

Members of the Senate Judiciary Committee,


I am writing today because I am emphatically concerned about the issues before this Committee relating to guns.

HB 384 is a threat to the safety of my staff and all members that come into Rocky Mountain Credit Union branches. This Credit Union takes no position on guns in general, as many credit union staff, volunteers and members are NRA members and gun owners. However, I believe that guns do not belong in financial institutions. If a staff member sees a gun, they are trained to push the police call button. This could cause distress and even panic for that individual and others in the branch. If an armed robber comes into the credit union and a citizen with a concealed weapon is in the branch at the same time, that citizen may try to take matters into their own hands. This nightmare scenario is a gun battle in a crowded credit union branch with the potential for bodily harm and death resulting.

HB 271 is lunacy at its best! The bill aggravates the problems caused by HB 384. Even though HB 384 says a person carrying concealed weapons must have a permit, yet people who do not have a permit but know they have to be ELIGIBLE for a permit may think they have the rights of those with a permit. Who dreams up this kind of misguided logic? If passed, this State will probably realize more people carrying concealed weapons, and without proper training these individuals would be inclined to test even a posted "No Weapons Allowed" sign at the credit union. HB 271, I believe would lead to a proliferation of unregulated concealed weapons that drastically increases the potential for high risk at all credit unions in Montana.

I feel that HB 374 and HB 271 in combination will seriously jeopardize credit union staff and members safety. I ask the members of this Judiciary Committee to vote "NO" on both of these bills.

Seriously concerned,

  
Ed Stofko  
President & CEO

☐ NORTH MONTANA OFFICE

3400 N Montana Helena, MT 59602  
(406) 449-2680 Office (406) 447-1111 Fax

☐ 11<sup>TH</sup> AVENUE OFFICE

1820 11<sup>TH</sup> Avenue Helena, MT 59601  
(406) 449-2680 Office (406) 443-5202 Fax

☐ BOZEMAN OFFICE

8645 Huffine Lane Bozeman, MT 59718  
(406) 586-1505 Office (406) 582-8637 Fax